

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION

In re: KUPITZ, PEGGY BOND

§ Case No. 17-81026

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

JAMES E. STEVENS, chapter 7 trustee, submits this Final Account,  
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$111,284.00  
(without deducting any secured claims)

Assets Exempt: \$6,537.50

Total Distribution to Claimants: \$480.82

Claims Discharged

Without Payment: \$45,345.85

Total Expenses of Administration: \$4,359.18

3) Total gross receipts of \$ 4,840.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$4,840.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$217,750.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	4,359.18	4,359.18	4,359.18
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	44,392.00	19,785.67	19,785.67	480.82
<b>TOTAL DISBURSEMENTS</b>	\$262,142.00	\$24,144.85	\$24,144.85	\$4,840.00

4) This case was originally filed under Chapter 7 on April 29, 2017.  
The case was pending for 19 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/12/2018 By: /s/JAMES E. STEVENS  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
14k gold diamond ring 1/2 ct center stone	1129-000	500.00
14k gold rope chain w/ 3.40 ct round diamond	1129-000	4,340.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$4,840.00</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	Wellso Fargo Home Mortgage	4110-000	217,750.00	N/A	N/A	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$217,750.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee Compensation - JAMES E. STEVENS	2100-000	N/A	1,210.00	1,210.00	1,210.00
Attorney for Trustee Expenses (Trustee Firm) - Barrick, Switzer, Long, Balsley & Other - Barrick, Switzer, Long, Balsley & Van Evera	3120-000	N/A	165.00	165.00	165.00
	3210-000	N/A	2,892.50	2,892.50	2,892.50
Other - Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00

Other - Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Other - Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Other - Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Other - Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Other - Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Other - Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Other - INTERNATIONAL SURETIES, LTD.	2300-000	N/A	1.68	1.68	1.68
Other - Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Other - Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>	N/A		<b>\$4,359.18</b>	<b>\$4,359.18</b>	<b>\$4,359.18</b>

#### **EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	\$0.00	\$0.00	\$0.00

#### **EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			\$0.00	\$0.00	\$0.00	\$0.00

#### **EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Discover Bank	7100-000	18,351.00	18,351.83	18,351.83	445.97
2	Capital One, N.A.	7100-000	0.00	1,240.92	1,240.92	30.16
3	U.S. Bankruptcy Court - Quantum3 Group LLC as agent	7100-001	N/A	192.92	192.92	4.69
NOTFILED	First Usa Bank N A	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Kohls/Capital One	7100-000	1,287.00	N/A	N/A	0.00

NOTFILED	Syncb/Lord & Taylor	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Community America Cr	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Synchrony Bank/Sams Club	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Target	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Synchrony Bank/Lord & Taylor	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Chase Card	7100-000	15,099.00	N/A	N/A	0.00
NOTFILED	Am ex	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Bank Of America	7100-000	9,487.00	N/A	N/A	0.00
NOTFILED	Comenity Bank/Carsons	7100-000	168.00	N/A	N/A	0.00
NOTFILED	Comenity Capital/jjill	7100-000	0.00	N/A	N/A	0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$44,392.00</b>	<b>\$19,785.67</b>	<b>\$19,785.67</b>	<b>\$480.82</b>

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

**Case Number:** 17-81026

**Case Name:** KUPITZ, PEGGY BOND

**Period Ending:** 12/12/18

**Trustee:** (330420) JAMES E. STEVENS

**Filed (f) or Converted (c):** 04/29/17 (f)

**§341(a) Meeting Date:** 06/08/17

**Claims Bar Date:** 09/14/17

1 Ref. #	2 Asset Description (Scheduled And Unscheduled (u) Property)	3 Petition/ Unscheduled Values	4 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	5 Property Abandoned OA=\$554(a)	6 Sale/Funds Received by the Estate	7 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	4215 White Ash Road, Crystal Lake, IL	99,103.50	0.00		0.00	FA
2	Cash	50.00	0.00		0.00	FA
3	Checking: American Community Bank	500.00	0.00		0.00	FA
4	Household Goods	2,500.00	0.00		0.00	FA
5	Television: Samsung, Sanyo	175.00	0.00		0.00	FA
6	Cellphone	50.00	0.00		0.00	FA
7	4 Walkers	100.00	0.00		0.00	FA
8	Collectibles: Lladros	5,133.00	0.00		0.00	FA
9	Collectibles: 6 Holbien Prints	450.00	0.00		0.00	FA
10	1 Oil Painting by unknown artist	Unknown	0.00		0.00	FA
11	Clothes	300.00	0.00		0.00	FA
12	46" Oblong Freshwater Pearl Necklace	50.00	0.00		0.00	FA
13	14k gold diamond ring 1/2 ct center stone See Order to Sell Assets entered November 29, 2017	1,155.00	1,155.00		500.00	FA
14	14k gold ladies necklace 38.1 grams	535.00	0.00		0.00	FA
15	24" 6.5 mm Pearl Necklace with white metal clasp	200.00	0.00		0.00	FA
16	14k gold rope chain w/ 3.40 ct round diamond See Orders to Sell Assets entered November 29, 2017 and April 11, 2018.	7,000.00	7,000.00		4,340.00	FA
17	200 Shares of Harp and Eagle See Order Abandoning Property entered August 22, 2018.	Unknown	Unknown	OA	0.00	FA
18	2005 Chevrolet Equinox	2,137.50	0.00		0.00	FA
19	12 year old cat	0.00	0.00		0.00	FA
19	<b>Assets Totals (Excluding unknown values)</b>	<b>\$119,439.00</b>	<b>\$8,155.00</b>		<b>\$4,840.00</b>	<b>\$0.00</b>

**Major Activities Affecting Case Closing:**

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

**Case Number:** 17-81026

**Trustee:** (330420) JAMES E. STEVENS

**Case Name:** KUPITZ, PEGGY BOND

**Filed (f) or Converted (c):** 04/29/17 (f)

**§341(a) Meeting Date:** 06/08/17

**Period Ending:** 12/12/18

**Claims Bar Date:** 09/14/17

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					

**Initial Projected Date Of Final Report (TFR):** December 31, 2017

**Current Projected Date Of Final Report (TFR):** August 24, 2018 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 17-81026  
**Case Name:** KUPITZ, PEGGY BOND

**Trustee:** JAMES E. STEVENS (330420)  
**Bank Name:** Rabobank, N.A.  
**Account:** \*\*\*\*\*9266 - Checking Account  
**Blanket Bond:** \$2,827,000.00 (per case limit)  
**Separate Bond:** N/A

**Taxpayer ID #:** \*\*-\*\*\*7118  
**Period Ending:** 12/12/18

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
11/06/17		Mitchell Busch	purchase of chain and diamond		740.00		740.00
	{13}		Sale of Ring to Busch Jewelers	500.00 1129-000			740.00
	{16}		Sale of Rope Chain to Busch Jewelers	240.00 1129-000			740.00
11/30/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	730.00
12/29/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	720.00
01/31/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	710.00
02/28/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	700.00
03/30/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	690.00
04/24/18	{16}	Clodius & Co.	proceeds from sale of diamond	1129-000	4,100.00		4,790.00
04/30/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	4,780.00
05/31/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	4,770.00
06/05/18	101	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 06/05/2018 FOR CASE #17-81026, BOND #016018067	2300-000		1.68	4,768.32
06/29/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	4,758.32
07/31/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	4,748.32
10/24/18	102	JAMES E. STEVENS	Dividend paid 100.00% on \$1,210.00, Trustee Compensation; Reference:	2100-000		1,210.00	3,538.32
10/24/18	103	Discover Bank	Dividend paid 2.43% on \$18,351.83; Claim# 1; Filed: \$18,351.83; Reference:	7100-000		445.97	3,092.35
10/24/18	104	Capital One, N.A.	Dividend paid 2.43% on \$1,240.92; Claim# 2; Filed: \$1,240.92; Reference:	7100-000		30.16	3,062.19
10/24/18	105	U.S. Bankruptcy Court	COMBINED SMALL CHECK	7100-001		4.69	3,057.50
10/24/18	106	Barrick, Switzer, Long, Balsley & Van Evera	Combined Check for Claims#et_al.			3,057.50	0.00
			Dividend paid 100.00% on \$165.00; Claim# ; Filed: \$165.00	165.00 3120-000			0.00
			Dividend paid 100.00% on \$2,892.50; Claim# ; Filed: \$2,892.50	2,892.50 3210-000			0.00

<b>ACCOUNT TOTALS</b>	<b>4,840.00</b>	<b>4,840.00</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>4,840.00</b>	<b>4,840.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$4,840.00</b>	<b>\$4,840.00</b>	



**Form 2**  
**Cash Receipts And Disbursements Record**

**Case Number:** 17-81026  
**Case Name:** KUPITZ, PEGGY BOND  
**Taxpayer ID #:** \*\*\_\*\*\*7118  
**Period Ending:** 12/12/18

**Trustee:** JAMES E. STEVENS (330420)  
**Bank Name:** Rabobank, N.A.  
**Account:** \*\*\*\*\*9266 - Checking Account  
**Blanket Bond:** \$2,827,000.00 (per case limit)  
**Separate Bond:** N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
Checking # *****9266	4,840.00	4,840.00	0.00
	\$4,840.00	\$4,840.00	\$0.00